

**Information to identify the case:**

Debtor 1	Aaron Frank Brown	Social Security number or ITIN xxx-xx-7025
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-22261-KCF		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Aaron Frank Brown

9/22/17

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Aaron Frank Brown  
 Debtor

Case No. 17-22261-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 25

Date Rcvd: Sep 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2017.

db +Aaron Frank Brown, 44 Arbor Drive, Howell, NJ 07731-3080  
 cr Pointe O' Woods Homeowners Association, Inc., c/o McGovern Legal Services, LLC, PO Box 1111, New Brunswick, NJ 08903-1111  
 516884104 +CentraState Medical Center O/P, 901 W Main St, Freehold, Freehold, NJ 07728-2549  
 516884102 Centrastate Family Mediciae Residency, PO Box 417984, Boston, MA 02241-7984  
 516884103 +Centrastate Med, c/o Traf Group Inc/A-1 Collections, 2297 St Hwy 33, Suite 906, Hamilton Square, NJ 08690-1717  
 516884106 +Foreclosure Processing Services, Superior Court Clerk, PO Box 971, Trenton, NJ 08625-0971  
 516884108 +Howell Family Dental Pa, c/o Trojan Professional Se, 4410 Cerritos Ave, Los Alamitos, CA 90720-2549  
 516884111 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 516884110 +Nationstar Mortgage LLC, c/o KML Law Group, 216 Haddon Ave Ste 406, Collingswood, NJ 08108-2812  
 516884112 +Nicole Brown, 44 Arbor Dr, Howell, NJ 07731-3080  
 516884113 +Pointe O'Woods Townhomes Ass'n, c/o McGovern Legal Services, P.O. Box 1111, New Brunswick, NJ 08903-1111  
 516884114 +Pointe O'Woods Townhomes Ass'n, 1 Willow Pond Dr, Howell, NJ 07731-3085  
 516884119 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 22 2017 22:40:52 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 22 2017 22:40:47 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516884101 +EDI: BANKAMER.COM Sep 22 2017 22:28:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 516884105 +EDI: CRFRSTNA.COM Sep 22 2017 22:28:00 Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315  
 516884107 +EDI: GMACFS.COM Sep 22 2017 22:28:00 G M A C, Po Box 105677, Atlanta, GA 30348-5677  
 516884109 +EDI: CBSKOHLS.COM Sep 22 2017 22:28:00 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
 516886797 +EDI: RMSC.COM Sep 22 2017 22:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 516884115 +EDI: RMSC.COM Sep 22 2017 22:28:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
 516884116 +EDI: RMSC.COM Sep 22 2017 22:28:00 Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
 516884117 +EDI: RMSC.COM Sep 22 2017 22:28:00 Synchrony Bank/Sams, Po Box 965060, Orlando, FL 32896-5060  
 516884118 +EDI: WTRRNBNK.COM Sep 22 2017 22:28:00 Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475  
 516884120 EDI: WFFC.COM Sep 22 2017 22:28:00 Wells Fargo, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Sep 22, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2017 at the address(es) listed below:

Andrea Dobin ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com  
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Marlena S. Diaz-Cobo on behalf of Creditor Pointe O' Woods Homeowners Association, Inc.  
mdiaz-Cobo@theassociationlawyers.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Debtor Aaron Frank Brown bkwaliver@aol.com,  
r59915@notify.bestcase.com

TOTAL: 5